

Housing Resource Manual

PART 2: GENERAL LANDLORD & TENANT INFORMATION

A. How to Locate Apartments

Whether or not you are eligible for rental housing assistance, are facing a waiting period before your name gets to the top of a waiting list, or simply prefer to live in non-subsidized housing, when you must find housing in the private market, these are the things you need to decide:

- Where do you want to live?
- What are your transportation needs?
- What are your housing preferences?

Locating a suitable apartment can sometimes be a frustrating process. The amount of difficulty will depend on local conditions, such as the number of apartments available in the right size and price range and the amount of demand for those units. Common resources for locating an apartment include:

- Local newspapers
- Community Bulletin Boards
- Family & Friends
- Housing Agents & Realtors
- Community Support Workers

B. Before you Rent

Read and understand any agreement, forms, and documents carefully before you sign. Many assisted programs require your signature on numerous documents before subsidy is available.



The presence of Lead Based Paint, if known, must be disclosed by the owner where children under six years old may be residing. Lead Based Paint is very common in buildings built before 1978. Given that Maine has one of the oldest housing stocks in the nation, it is probable that many apartments and homes have a presence of Lead Based Paint. For additional information please see the EPA pamphlet, '*Protect Your Family From Lead in Your Home*' located in Exhibit 2.

C. Making It Work Financially

Below is a list of the common costs to expect when moving into a new apartment and where to go to find help. A community support worker or housing coordinator can be helpful in accessing some of these services.

1. Security Deposits

Landlords may charge up to 2 months' rent as a security deposit, which protects them if you damage the unit.

In addition, the landlord may ask for a rent deposit equal to the first and last month's rent. As long as you give the landlord proper notice, and have left the unit in good condition, you should be able to get the deposits back when you move. There are several sources for helping you meet security deposit requirements:

- Ask the landlord if you can pay your security deposit on an installment plan. You may not be able to come with all of the money at once, but if you paid an extra \$20 - \$25 a month you could pay it over time. Landlords will vary in their willingness to accept this arrangement--it will depend on their prior experience, how much demand there is for the unit, and whether you appear to be a responsible person who will pay rent on time and keep the unit in good shape.
- Community Action Programs (CAP) around the state have had limited funds and resources available.
 - The Temporary Housing Assistance Program (THAP) is typically available in the fall. These funds are in high demand and short supply, and as a result the CAPs run out of funds quickly. THAP can be used to pay back rent, security deposits, and other emergency costs to help people obtain and maintain their tenancy. See Appendix C for a list of CAP agencies or visit the web at www.ncaf.org/.
 - CAPs may also have access to Federal Emergency Management Agency (FEMA) funds for assistance with rental issues. The state FEMA web site can be found at <http://www.state.me.us/mema/>.
- Some churches may be willing to provide some assistance, although they will typically not pay the whole deposit.
- The Salvation Army will also sometimes give out funds for security deposits. The Salvation Army will sometimes provide vouchers to use in their thrift stores. To contact the Salvation Army call (207) 774-6304 or visit them on the web at www.servingnewengland.org/. See Appendix D for a statewide listing of Salvation Army locations and thrift stores.
- General Assistance, administered by municipalities, may provide assistance with housing, food and personal needs for eligible households. The statewide phone number is 1-800-442-6003 and the General Assistance web site can be found at <http://www.state.me.us/dhs/beas/resource/ga.htm>.

- It is sometimes possible to get a lot of the basic items you need to furnish an apartment from friends and family.
- Community Support Workers are another good resource for information. Also look to thrift stores, yard sales, and church rummage sales for sources of good quality and very inexpensive items.

2. Utilities (telephone, oil or propane, electricity)

The utility companies usually charge for initial hook-up or connection to service. They may also require a deposit when you are first getting service started, especially if you have an unpaid balance on a previous account or problems with your credit history. Once you have paid on time for 12 consecutive months they will return the deposit to you.

If you are responsible for paying your own heat (if it is not included in your rent) you may want to consider getting onto a budget plan with your oil or propane dealer or electric company. A budget plan can help to avoid the problem of getting hit with a bill much bigger than you are able to pay all at once, by spreading your total energy charges out over the course of a year.

If you do get behind on utility bills, do not let yourself get pressured into a repayment plan, which is more than you can afford. Ask for help from your community support worker to negotiate a repayment plan that you can handle with your budget or contact the Consumer Assistance Division of the Maine Public Utilities Commission at 287-3831, TTY: 1-800-437-1220, or visit them on the web at www.state.me.us/mpuc .

3. Homesharing



Homesharing can be a good way to reduce your overall housing costs, although you should be careful of this if you are receiving rent subsidies. If you have a Housing Choice Voucher or other housing subsidy, you must notify your Housing Agent if someone moves in with you, otherwise you risk losing your rental assistance. Typically, these programs do not allow you to have boarders, but will allow you to have other adults living in the unit who are sharing the costs. Be aware that rent will be charged based on the total household income, which includes everyone living in the unit, so having someone else with you might raise your total rent. You should check with any rental assistance program first to see if home sharing is allowed under your program. Failure to notify your Housing Agent cannot only lead to eviction but also criminal charges as well.

4. Other Assistance Programs

- “LIHEAP” stands for Low Income Home Energy Assistance Program, and helps low income households pay a portion of their fuel bills. How much assistance you receive is related to your income, the type of house you have and the number of rooms in it, and the kind of fuel you use.

To obtain LIHEAP assistance you must apply through the Community Action Programs (CAPs) nearest you. Applications are accepted from roughly October 1 through March 31. The maximum amount of income you can earn and still qualify for assistance will vary from county to county.

- The Weatherization Program can help make your house or apartment more energy efficient through a variety of measures including weatherstripping, insulation, and other improvements. It can be used by both tenants and homeowners. Similar to LIHEAP, the Weatherization program is administered by the CAPs. When you apply for LIHEAP, you are required to apply for Weatherization as well.

Once you apply for Weatherization, your name gets put on a waiting list. Households with elderly members, people with disabilities, and children under two have first priority for assistance. When funds become available, a rehab technician from your local CAP will come out to your house and do an inspection. Once this is completed, the list of recommended repairs will be developed and the weatherizing activities will be completed.

- Food Stamps supplement your income by providing you with a food allowance. If most of your money is going towards your housing payment and utilities, you may need some help in paying for food. You can be eligible for Food Stamps if you work for low wages, are unemployed or work part time, receive welfare or other public assistance payments, are elderly or disabled and live on a small income, or are homeless. You can apply for food stamps through the regional offices of the Department of Human Services. See Appendix E for a listing of DHS Regional Offices or visit the web site at http://www.state.me.us/dhs/bfi/f_stamps/fs_cont.htm.
- Eligible TANF recipients may qualify for Emergency Assistance Payments (EAP). EAP consists of five components, each having maximum allowable limits: Disasters--\$350, Emergency Housing Repairs--\$250, Utilities--\$150, Special Medical Equipment/Clothing--\$250. Combined assistance among these categories may not exceed \$600.
- If you are a veteran, there may be additional resources available to you through the Department of Veterans Affairs. They may be contacted at 623-8411 or through the web at www.va.gov/pressrel/mess.htm